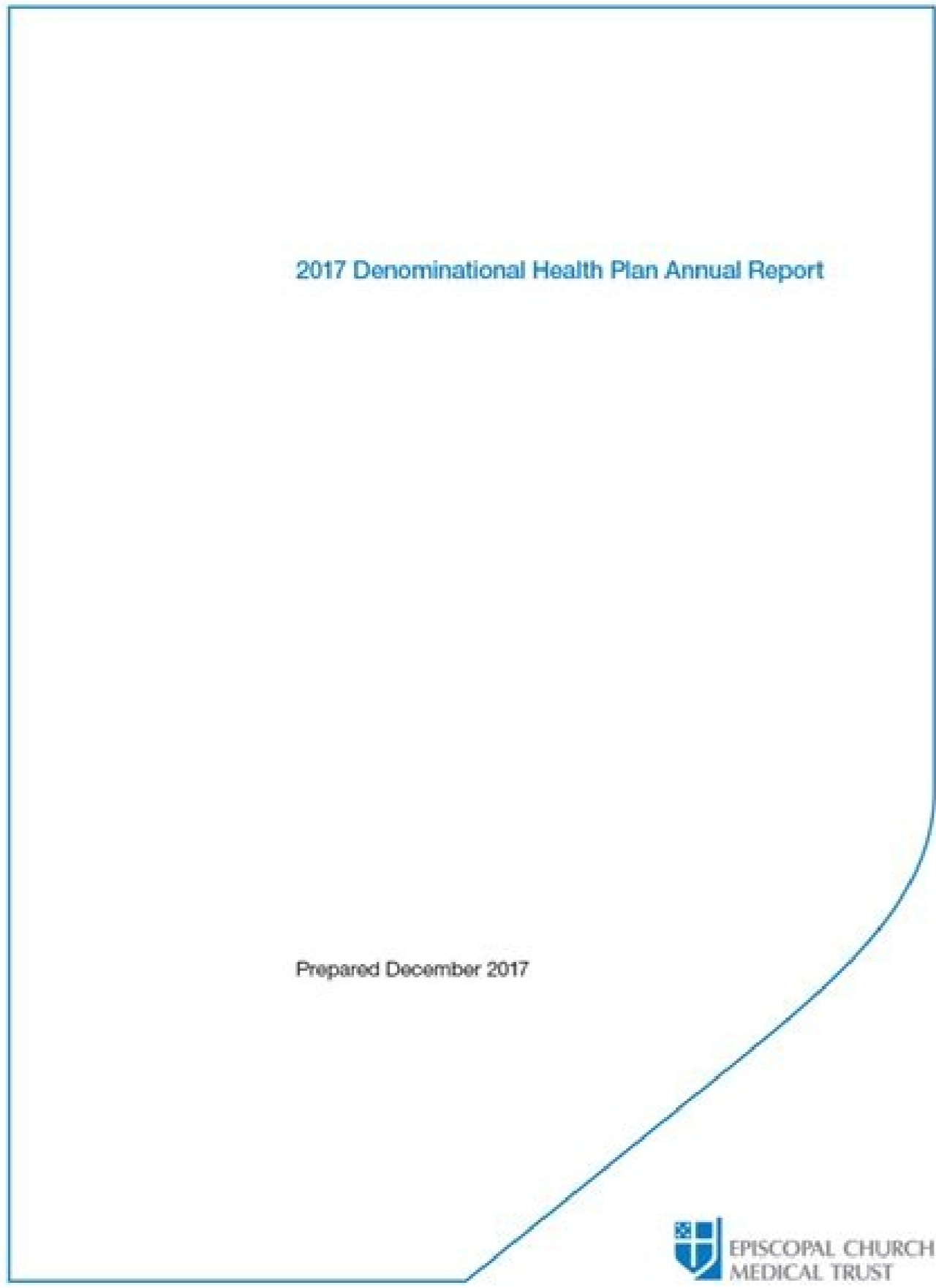


I'm not robot!



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Category	2017	2016
Assets	\$1,234,567	\$1,123,456
Liabilities	\$567,890	\$456,789
Net Assets	\$666,677	\$666,667
Investment Income	\$123,456	\$112,345
Operating Expenses	\$234,567	\$223,456
Net Income	\$90,123	\$89,012

EPISCOPAL CHURCH MEDICAL TRUST
 The Denominational Health Plan (DHP) continues to help domestic dioceses, parishes, and other institutions subject to the authority of the Episcopal Church control the rising costs of healthcare. View the 2017 DHP Annual Report at cpg.org/DHP.

530 New plan subscribers in the DHP	\$55,355 Total grants made from the Fund for Medical Assistance	6.5% Average forecasted rate increase among U.S. employers in 2020	5.5% Average rate increase among Medical Trust employer groups in 2020
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Participating groups expand meaningful choice of plans:
 Anthem, Cigna, Kaiser Permanente

Successfully launched enhanced case management programs.

The DHP outlook remains positive offering members:
 • Meaningful plan choice
 • Reduced provider network
 • Compassionate service
 • Affordable plans compared to the general market.

The long term roadmap for the DHP will focus on:
 • Vendor strategy
 • Member experience
 • Healthcare delivery to ensure participating groups have plans that are robust and affordable.

Does my pension lump sum count as income. Are pension plan distributions taxable.

How much are the charges? Details of the charges advised to the Trustees are shown in the attachments above. What's the effect of the charges? Although the charges may only take a small percentage of its value every month, it's important that you understand the impact those charges can have on the amount that is paid out. To do this we have provided some illustrations above to show the difference charges can make for a selection of investment funds. Do the charges represent value for money? The Trustee Board provide an assessment of whether the scheme offers value for money, details of the scheme's default arrangement(s) and the steps taken to obtain details of all charges in the Chair of Trustees' Annual Statement. Relevant extracts of the statement are shown above. It's important you know what charges are deducted from your plan but also that you understand the valuable oversight provided by the Trustees. What do you mean by investment governance? Trustees have different investment governance responsibilities depending on the size of their scheme. Generally, the larger the scheme the more they have to do. This might be a review of the fund(s) the Trustees invest your contributions in if you make no choice (the scheme's default solution), or the whole range of funds that are available within the scheme. The Trustees are required to document the principles they follow when reviewing the default, or full fund range, in their statement of investment principles. Trustees of larger schemes need to include how they take environmental, social responsibility and corporate governance risks into account within their statement of investment principles and post it online. If you have any questions regarding the information provided on this page you should contact your employer or the Trustees. PitchBook provides insight into a limited partner's preferred investments, including actual and target allocations by strategy, secondary market preferences and interest in first-time funds. Request a free trial Disallowed

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